

# More Options For Different Retirement Needs

Here's a guide for you to plan ahead for your CPF LIFE payouts.

## BEGIN RETIREMENT PLANNING EARLY



*It's never too early to plan for the retirement lifestyle you want.*  
Some ways to grow your CPF savings:

- **Transfer your savings from Ordinary Account to Special Account to earn higher interest**

If you wish to take some risk for a higher expected return, invest your CPF savings via:

- **Lifetime Retirement Investment Scheme**

A simple and low-fee option

- **CPF Investment Scheme**

Suitable for experienced investors with the knowledge and time to actively manage their investments

## DECIDE THE RETIREMENT PAYOUTS YOU NEED

Set aside your Retirement Sum at 55, to enjoy monthly payouts for life from 65 onwards.



**For \$660 - \$720  
per month for life**

Basic Retirement Sum

\$ \$80,500<sup>1</sup>

**For \$1,220 - \$1,320  
per month for life**

Full Retirement Sum

\$ \$ \$161,000<sup>1</sup>

**For \$1,770 - \$1,920  
per month for life**

Enhanced Retirement Sum

\$ \$ \$ \$241,500<sup>1</sup>

**Greater assurance for you and your spouse**

- After setting aside your Basic Retirement Sum, transfer your CPF to your spouse's CPF so that he/she can also enjoy monthly payouts for life.
- Top up to the Enhanced Retirement Sum

Choose your CPF LIFE plan from 65 onwards.



**new  
recommendation**

- **CPF LIFE Plan with Escalating Payouts**

- **CPF LIFE with level payouts (Standard or Basic Plan)**

**Choose to start your payouts later**

- For every year that you defer (up to age 70), your starting payouts increase by up to 7%.

**Opt to withdraw 20% of your savings<sup>2</sup>**

- This helps you meet any urgent needs after age 65. But this means your monthly payout quantum will be permanently reduced.

<sup>1</sup>Retirement Sum figures for members turning 55 from Jan 2016. Payouts based on CPF LIFE Standard Plan parameters in 2016.

<sup>2</sup>For members who turned 55 from 2013 onwards. It is inclusive of the \$5,000 that you can withdraw at 55